REMARKS

I. Statement of the Interview

On March 5, 2007, Applicant's counsel, Randall B. Bateman and Brett H.

Peterson conducted a telephonic interview with the Examiner. The discussion focused on the teachings of Hambright. Specifically it was noted that the structure in Hambright which is most analogous to a frame is a heat seal between the front and back sheets so as to form a pocket bounded on three sides. Applicant's counsel discussed the language presented in claims 3 and 13 herein generally, but no specific agreement was reached as to language which distinguishes the present invention over Hambright. A proposed amendment was submitted to the Examiner but was not received prior to the mailing of the March 8, 2007 office action.

On March 13, 2007, Applicant's counsel, Randall B. Bateman, had a follow-up discussion with the Examiner and it was agreed that Applicant would simply file an amendment in response to the office action.

II. Hambright

The Examiner has indicated that all claims with the exception of 3 and 13 are patentable over the prior art. Applicant notes that Hambright shows a plurality of sleeves which may be used to hold papers in a binder. The most equivalent structure to a frame is from the front and back pieces of plastic being sealed together.

Applicant has amended claim 3 to include the element that the frame is disposed on all sides of the cavity. Hambright teaches a structure which is open on the top.

Because the "frame" in Hambright is sealed together, it would not be obvious to seal the top of the pages together as this would prevent items from being placed in the cavity.

Moreover, Hambright does not teach a frame *per se*, but rather simple teaches a front and a back which are bonded together.

Claim 13 has been amended to require that one of the front and the back be removable from the frame. This element is clearly not taught in Hambright. Thus, Applicant respectfully submits that claims 3 and 13 are patentable over Hambright and should be allowed.

The Commissioner is hereby authorized during the entire pendency of this application to credit any overpayment and debit any amount owing, including fees for extensions of time, to Deposit Account No. 50-2720.

Sincerely,

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